

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

ROBERT E. GRAHAM
SSAN: XXX-XX-4286

Case No. 16-33129-DHW
Chapter 13

Debtor(s)

TRUSTEE'S OBJECTION TO CONFIRMATION

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s) plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on November 03, 2016.
 2. The debtor(s) §341 Meeting of Creditors was held December 01, 2016.
 3. The debtor(s) overall pay record is 100%.
- (X) The Trustee has not received the debtor(s) tax returns as required by 11 U.S.C. § 521.
- (X) The plan fails to make provisions for the following secured/priority listed Creditor(s): Claim number three, Covington Credit (also on Sch. D).
- (X) The plan fails to comply with Court's standing order on adequate protection payments.
- (X) Please note tax affidavit not signed nor acknowledged.
- (X) Amend Schedule I to reflect current income; debtor testifies he was no longer doing the job shown on Sch. I.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s) plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this December 12, 2016.

Sabrina L. McKinney
Acting Chapter 13 Trustee

By: /s/William C. Carn, III

William C. Carn, III
Staff Attorney

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CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this December 12, 2016.

Copy to: DEBTOR(S)
RICHARD D SHINBAUM

/s/William C. Carn, III

William C. Carn, III
Staff Attorney